To-day-

In our Women's Garment Section,

Coats, Suits and Dresses

Furs and Separate Skirts At Greatly Reduced Prices!

This paper, yesterday, gave the details. TO-DAY



No one doubts the superior durability of Nemo Corsets. Materials are best; making most careful; elastic fabrics that don't wear out.

Paris and London long ago admitted the superior style and fit of the Nemo. and the value of the special Nemo in-

Some women have "tried" the Nemo and been dissatisfied. That is because they selected an unsuitable mode! There are more than thirty Nemo models, for every kind of figure. Let us help select the one that suits YOU.

No. 326—illustrated—is one of the styles made with the semi-elastic Lasticurve-Backdeep gores of Lastikops Cloth to make the Nº326 long skirt so flexible that it's as comfortable as an old short corset. Reduces full figures-\$3.00 to \$5.00.

If you are now a Nemo wearer, you will continue to be one. If you're not, come and let us introduce you to real corset style, ease Second Floor.



BOARD COMPLETES ROUGH FIVE SMALL BANKS MAY LEAVE FIFTH DISTRICT DRAFT OF BUDGET TO-DAY

Plans to Submit Tentative Measure Two Counties in West Virginia Ask for Action of Finance Committee To-Night.

\$100,000 INCREASE FOR STREETS RESERVE BOARD PETITIONED

to Be Put in Cleveland

Meeting in Washington on Janu-

ary 27-Protest of Baltimore to

Be Heard on January 6.

Ordinance, as It Will Be Suggested Application Will Be Heard at Formal by Board, Will Give Permanent Positions to 100 of Emergency Force Now Employed.

The Administrative Board will take National banks in two West Viranother liming with the budget to-day ginia counties have petitioned the Fed-in the hope of completing a tentative eral Reserve Board in Washington to draft of the appropriation ordinance in time to send it to the Finance Committee which meets at 8 o'clock to-night, trict to the Cleveland district. Their It held a conference on the budget Thursday and another on Saturday. To-bearing to be held on Japanese 2

Thursday and another on Saturday. Today's conference, it is expected, will
complete the board's work.

If the tentative budget reaches the
Finance Committee to-night it will
probably appoint the usual subcommittee to take the measure in hand
and prepare a completed draft. Unless
there is an unexpected hitch the committee appropriation ordinance will be
presented to the Council at the meeting
of the lower branch next Monday night.

The city's fiscal year ends January 31. The city's fiscal year ends January 31.

In the past, the budget has usually been ratified by the middle of February. That will be the approximate date of ratification this year also.

The organization committee. The counties are district adjoin counties already in the Cleveland district.

Governor George J. Seay, of the Fifth

That will be the approximate date of ratification this year also.

NEW BUDGET WILL

CARRY \$2,759,000

City Anditor Crenshaw and the Administrative Board agree in estimating the amount of the coming budget at \$3,759,000—approximately \$200,000 more than was appropriated by the budget of 1914. The last budget carried appropriations aggregating \$2,548,65,50. This is independent of the \$500,000 hond issue for street improvements, and other appropriations for special purposes made after the budget ordinance went into effect.

The tentative draft in course of preparation by the Administrative Board allows \$5,00,000 for streets generally—an increase of \$100,000 over the appropriation for this item in the budget of 1914. The increase is intended to meet the increased demands brought about by annexation. A proportionate increase, it is expected, will be made.

Allow \$2,759,000

CARRY \$2,759,000

CARRY \$2,759,000

CARRY \$2,759,000

CARRY \$2,759,000

COvernor George J. Seay, of the Fifth District, said last night that the application for the transfer was not uncreased as the trend of business from that section was to the North and West, rather than towards the East. The countries are in the midst of an oil and gas area, and are nearer to Clevelland by 129 miles. Train and mail strict, with the west.

"There are only five national banks in the two countries." Said Mr. Seay.

"and I do not think the application will be seriously considered. While they are located in the Richmond district, these banks can still continue their banking relations outside of the district, and will only be conspelled to BE HEARD JANUARY 6.

The five banks have a total capital of the fifth District, and last night that the application for the transfer was not uncreased.

BALTIMORE'S PROTEST TO

meet the increase is intended to meet the increase is intended to meet the increase is intended to meet the increase is intended to meet the increase is intended to meet the increase demands brought about by annexation. A proportionate increase, it is expected, will be made in the appropriation for the Hands and Carts force.

GIVE PERMANENT WORK

TO 160 OF EMERGENCY FORCE.

Contrary to the more or less general belief that provision will be made in the appropriation ordinance for the permanent employment of a majority of the 400 or 500 men that have been hired under the recent \$125,000 appropriation, the new budget, if it passes in the form in which it will be recommended by the Administrative Board, will provide permanent employ. Ment for not more than 100 new men. These will be distributed chiefly in the Street Cleaning, Hands and Carts, and Engineering Departments.

It is the belief of the board that the matter of dropping from the payroll the men that can no longer be employed when the \$125,000 appropriation is exhausted will be completeably simplified with the coming of Spring and the opening up of other avenues of employment Large numbers that are now working for the city at \$2 a day as laborers will, of their own accordresign to accept more reminerative employment in lines for which they have better training. The appropriation, it is estimated, is sufficient to maintain the present emergency force for at least three months.

Pound Dead in Her Room.

Pound Dead in Her Room.

Rosal TRINGRE'S PROTES.

The five banks have a total capital of the district will lose little in dollars and surplus of \$562,600. Consequently the district will lose little in dollars and surplus of \$562,600. Consequently the district will lose little in dollars and surplus of \$562,600. Consequently the district will lose little district will lose in the surp

Pound Dead in Her Room.

Rosa Royster, colored, was yesterday found dead in her room, at 119 North Nineteenth Street, by persons living in the house. Coroner Taylor was of the opinion that death was from natural causes and ordered the body turned over to an undertaker.

Cutting Aftray.

G. R. August, 121 Monteiro Avenue, Barton Heights, was yesterday cut by a man said to have been Louis livens, the was not severely injured, and Ambulance Surgeon Walker allowed him to go to his home after he had been treated. No reason was given the police for the cutting.

SKETCHES FROM LIFE - By Temple PROPOSES CHURCH FOR



"Dinner at Home!-"

WILL REPEAT MUSIC

Special Exercises at St. Paul's to Be Given Again Sunday Night.

At St. Paul's Episcopal Church last night a special Christmas carol service was splendidly rendered by the full o'clock in the chapel at the Presbyvested choir and the recently organized St. Cecelia Chorus before a very tition from the congregations of Grace large and appreciative congregation. At the request of many of those in attendance, the program will be repeated at the evening service on next Sunday. The choir and chorus were especial-ly trained for this service by Professor Harker, organist of St, Pau's.

Celebrate St. John's Night. Masonic lodges of this city will celePRESBYTERY MEETS TO-DAY

more, of Fredericksburg, will act as

WILLINGHAM MEMORIAL

Atlanta Clergyman, at Memorial Services in Macon, Launches Big Movement.

WOULD ERECT IT IN CHINA

Says Southern Baptists Would Willingly Contribute \$50,000 to Honor Memory of Former Secretary of Foreign Mission Board.

Within a week of his death, a move-ment has been started to erect a \$50,-000 memorial church in the heart of China as a monument to the late Rev. for the past twenty-two years secretary of the Foreign Mission Board of the Southern Baptist Convention, with headquarters here. The movement was launched yesterday by Rev. J. L. White, D. D., the new pastor of the Atlanta Baptist Tabernacle, at a memorial service at First Baptist Church, Macon, Ga., in honor of Dr. Willingham, who died Sunday morning, December 20.

So far no definite plan has been outlined for the raising of the money, but it is expected that steps along that line will be taken shortly. In speaking of the matter yesterday, Dr. White told a representative of this paper that the Baptists of the South could creet no greater monument to Dr. Willingham than to build a church in China that would bear his name. He expressed the wish that the initiative in the undertaking should be taken in Macon, which was the birthplace of Dr. Willingham, and where several of his brothers now reside.

Baptists Throughout

BAPTISTS THROUGHOUT

SOUTH TO JOIN MOVEMENT

of Wesleyan Female College, the old-est chartered woman's college in the United States, who, as a boy, was converted by Dr. Willingham.

touch with the situation in where the Southern Baptist Convention maintains a large corps of mission-His friends here say that no more fitting tribute to his services than the crection of a church among the peo-ple for whom he labored could be made. appropriate exercises. This is one of one elder. The merger, if approved by the two Masonic feast days, and many of the lodges will serve big repasts following the regular ceremonies.

The merger, if approved by the creetion of a church among the people for whom he labored could be made, lit is expected that the movement will be erected in the West End.

On Sale To-Day

Twenty-five Storm Coats, suitable for per-

Worth \$16.50, Special Price, \$11 Gans-Rady Company

NEW DISCOUNT RATES

Reserve Bank Puts In Effect Reduc China as a monument to the late nev.

R. J. Willingham, D. D., of this city, for the past twenty-two years secretary of the Foreign Mission Board of the count rate on sixty-day maturities of the Foreign Mission Board of the count rate on sixty-day maturities on the foreign Mission Board of the count rate on sixty-day maturities on the foreign Mission Board of the count rate on sixty-day maturities on the foreign Mission Board of the count rate on sixty-day maturities on the country of the country

WILL VISIT ORPHANS

reputation for being most punctual in keeping his engagements.

Santa Claus will be welcomed at special Christmas exercises, in which the boys will sing carols appropriate to the season. Members of the board of the institution will be present and will remain to dine with the boys.

CANTATA TO-NIGHT

ASSOCIATED CHARITIES FACES SERIOUS PROBLEM

Blighting Cold Taxes Resources of Organization to Straining Point.

CLOTHING IS GREATLY NEEDED

Contributions for the Relief of the Poor of Richmond, Sent to The Times-Dispatch, Will Be Promptly Acknowledged.

Associated Charities has had, and be-cause of the snow and the severe, blighting cold this week will tax the straining point. Liberal response has been made to the appeals of the association, and every plea for assistance was answered with food and fuel, and sometimes clothing, too. There were last week 475 applicants who came in From Macon came the information that the city would contribute liberally to the proposed memorial, and those in touch with the situation say that Baptists throughout the South will willingly join in the movement. It is a certainty that Baptists in Richmond and vicinity would be glad to participate in the erection of such a memorial.

The services at Macon yesterday were impressive ones. Tributes to the memirpressive ones.

Much more clothing is needed, for Much more clothing is needed, for there are many people who have neith-er warm shoes nor heavy clothing, and, without fire in their homes, the cold is especially bitter. Dr. Buchanan will are being stored away, and more beds have been placed in the Wayside Inn, a small hostelry, which has housed hundreds of unfortunates, who had roamed the streets in search of board and bed. Last night there were sixty-five men who received refuge there, and an appetizing bowl of stew. The number of people who ha

The number of people who have been aided in the several ways along which the association moves prove that it has filled a tremendous need, that it has kept father and mother and children together, that it has found and given work to some, and that it has actually prevented privation and want. Those who were half naked were clothed: those who were hungry were clothed: clothed; those who were hungry were housed, and those who were sick in body, as well as in spirit, received medical attention. Assistance has gone out to many who had never known before what it was to endure privation, who had given to instead of asking of charity, to men who had had steady employment and to women whose tables had been heavily laid when their men folk-came from work. Assistance has gone to little children. Assistance has gone to little children upon whom families were dependent. Charity has kept many in the narrow way, by making it unnecessary to stretch out their hands for other peo-ple's property. And for the continua-tion of its good work the association issues an appeal to all who can con-tribute, if only in a small way, towards its labors. its labors.

Contributions for carrying on this important work for the relief of suffering among the poor, and the support of families of the unemployed, may be sent to The Times-Dispatch, and will be promptly acknowledged.

GOVERNOR WILL SPEAK

Principal Address at Memorial Service of Lee Camp to Be Made by Stuart.

of Lee Camp to Be Made by Stuart.

Governor Henry C. Stuart will be the principal speaker at memorial services to be held on Friday night, January 8, by R. E. Lee Camp, No. 1, United Confederate Veterans, in honor of its dead for the past year. The exercises will be held in Lee Camp Hall.

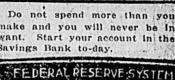
The appearance of Governor Stuart will be the more interesting, owing to the fact that he is a nephew of General J. E. B. Stuart, the noted Confederate cavalryman, who gave up his life in defense of this city. Other speakers will make short addresses, and tribute to the memory of departed comrades will be pald.

LITERARY SOCIETY MEETS

Excellent Program Carried Out at Young Men's Hebrew Association.

An excellent program was carried out last night at the regular meeting of the literary society of the Young Men's Hebrew Association, held in the association building on North Eighth Street. A large audience was present, and Dr. Joseph Bear presided. The program follows:

Musical selection, Miss Anna Meyer and Mitchel Meyer; quotations from Hebrew scripture, by several members of society; blographical sketch of Sir Moses Monteflore, Miss Betty Cellman; poem, "Rabbi Ben Ezra," Dr. Benedict; reading, Miss Clara Ehrlich.



TO-DAY

The Christmas Thrift Club

The American National Bank Is Open for Membership

Make It a Day to Be Remembered MAKE YOUR START NOW. DEPOSIT SOMETHING, even though

it be a small beginning, and your first step will be taken on the ladder of SUCCESS. YOU PAY IN A REGULAR AMOUNT WEEKLY. YOU RECEIVE AT THE END OF THE YEAR YOUR DEPOSIT PLUS IN-TEREST AT THREE PER CENT (3%). THIS IS GUARANTEED BY A STRONG NATIONAL BANK.

There Are Four Classes: 25c 50c \$1.00 \$2.00 Per Week

\$12.50 \$25 Plus Interest

Members who have made all payments regularly WILL RECEIVE

FIRST-Sign a signature card indicating the class you wish to join.

How to Do It:

JOIN AND

GET YOUR

FRIENDS

TO JOIN.

SECOND-Make your first payment and receive our

SIMPLE coupon book. THIRD-If you cannot come yourself, send first week's deposit by messenger or mail.

FOURTH-ANY ONE MAY SIGN YOUR SIGNATURE CARD FOR YOU.

FIFTH—You can join any or all of the classes.

The purpose of this THRIFT CLUB is to give the people of Richmond and vicinity the opportunity to receive the SECURITY AND SERVICE of this strong National Bank even in the smallest savings.

Under the Watchful Eye of Uncle Sam See Your Savings Grow

The American National Bank

Cor. Tenth and Main Streets.

Richmond, Va.